

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Gomes *et al.*

Appl. No.: 10/588,811

Filed: June 11, 2007

For: **System and Method Using  
Enhanced Authorization Data to  
Reduce Travel-Related Transaction  
Fraud**

Confirmation No.: 3994

Art Unit: 3695

Examiner: Chencinski, Siegfried E.

Atty. Docket: 2348.0130001

**Amendment and Reply Under 37 C.F.R. § 1.111**

***Mail Stop Amendment***

Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated **June 25, 2009**, (PTO Prosecution File Wrapper Paper No. 20090622), Applicants submit the following Amendment and Remarks.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Amendments to the Abstract** begin on page 9 of this paper.

**Remarks and Arguments** begin on page 10 of this paper.

It is not believed that extensions of time or fees for net addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required therefor (including fees for net addition of claims) are hereby authorized to be charged to our Deposit Account No. 19-0036.